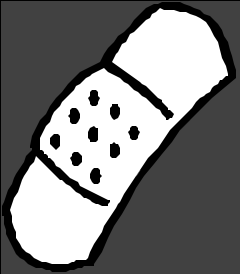


OUCH!

Offering the
Uninsured of
Cabell County
Healthcare



Presented by Lanie Masilamani 1-21-04



OUCH Community



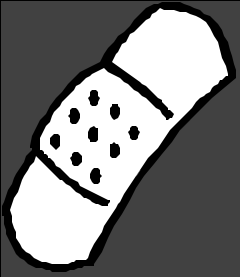
Southwestern WV – rural Appalachia

Tri-state area

100,000 Cabell County

1 in 5 WV adults, more than 220,000 people, have
no health insurance

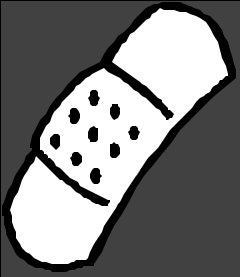
8,000 in Cabell County without health insurance



OUCH Community Concerns

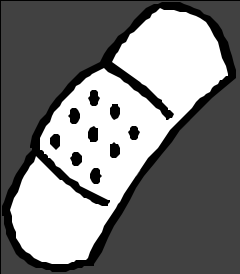
- Access to care
 - Comprehensive
 - Continuum
 - Existing services
- No options for the working uninsured

Valley Health Systems, Inc. • Cabell Huntington Hospital • St. Mary's Hospital • Center for Rural Health • Empowerment Zone • Family Resource Network • community members • Department of Health and Human Resources • Ebenezer Medical Outreach • Prestera Center for Mental Health • Information and Referral • Scott Orthopedics • Marshall University Physicians and Surgeons • Tri-State Partners • Cabell County Commission • Radiology Inc. • Housing and Urban Development • City of Huntington Planning and Development • Tidbits • Chamber of Commerce



OUCH Development

- Insurance-type product
- Reviewed the Muskegon model
- Developed hybrid of 3-share and savings account; dictated by reserves available



OUCH Funding

\$285,447 (15% of grant awards)

\$ 5,000 (local grant award)

\$129,600 (\$72/month for 150 participants)

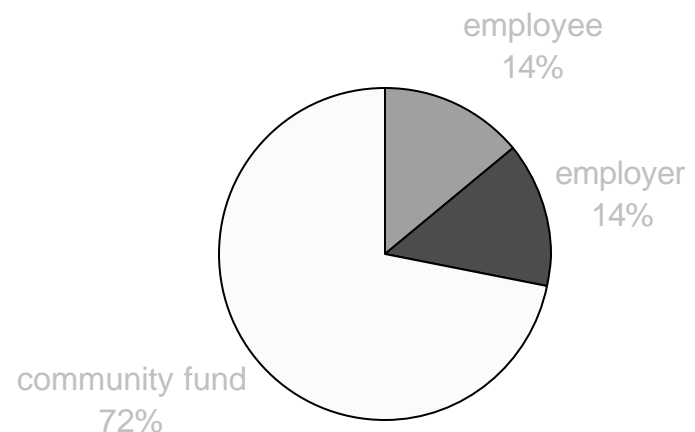
\$420,047

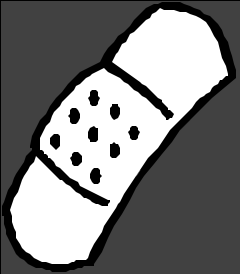
\$2,800 per participant

14% employee (\$36/month)

14% employer (\$36/month/employee)

72% community fund (\$178/month)





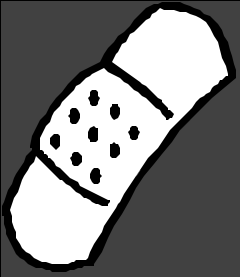
OUCH Eligibility

Participant-

- 134% FPL-200% FPL
- Age 19-64
- Working
- Not eligible for health insurance
- \$36 pmpm
- Must agree to payroll deduction

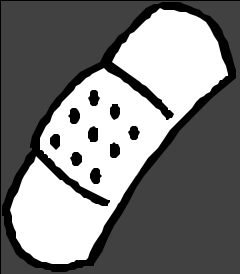
Employer-

- Not have offered health coverage in the past 12 months
- Willing to make payroll deductions
- Must pay for employee; married spouse optional
- Notify OUCH of termination and employee status
- If employer quits OUCH, can't ever participate again



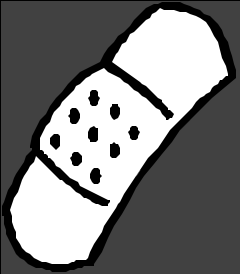
OUCH Eligibility

- Coverage begins the first day of the month following a 30-day waiting period
- Continuous coverage if participant changes job and new job has OUCH plan
- If \$3000 limit reached, become self-pay
- Accounts are non-transferable between dependents
- If terminated, OUCH coverage stops
- Spouse may be covered



OUCH Benefits and Co-pays

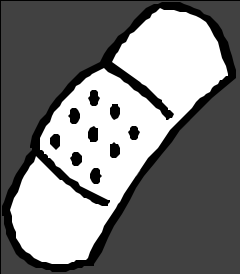
Primary Care Services	\$5 co-pay
Specialty Care (physician charges)	\$20 co-pay per visit
Specialty Care (other miscellaneous outpatient hospital charges)	\$50 co-pay
Chiropractic	\$20 co-pay per visit
PT, OT, Speech Therapy and other rehabilitation	\$20 co-pay per visit
Radiology and Related Services	\$20 co-pay
Inpatient Hospital Services	\$100 co-pay per stay
* Labor and Delivery	Dependent on income guidelines
* Elective, non-emergency services	Must be covered by OUCH for 6 months
Out-patient Surgery Services	\$50 co-pay per encounter
Lab	\$10 co-pay per visit
Emergency Services	\$50 co-pay
Urgent Care Centers	\$25 co-pay



OUCH Benefits and Co-pays

Ambulance Service (for emergencies only)	\$25 co-pay
In-patient Mental Health	\$100 co-pay/stay
Out-patient Mental Health	\$10 co-pay per visit
Prescriptions (generic if available)	\$5 co-pay
Prescriptions – brand name	50% co-pay (not to exceed \$40 per script)
Over-the-counter Medications (if prescribed by physician).	\$5 co-pay
Dental Services for: cleanings, exams, fillings, extractions, x-rays	\$10 co-pay
Dental services for: perio services and surgical extractions	\$20 co-pay
Vision services. Including exam, eyeglasses and contacts (maximum of \$100 eyeglasses and \$100 contacts)	\$15 co-pay

Services only available in Cabell County



OUCH Cost Savings

Medical Services reimbursed at Medicare +10%

Dental fee scale

Vision fee scale

Pharmacy

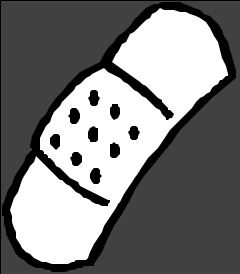
the lesser of:

brand: AWP less 13% plus \$2.00 dispensing fee

generic: AWP less 25% plus \$2.50 dispensing fee

managed care MAC plus \$2.50 dispensing fee

usual and customary plus \$1.00 dispensing fee



OUCH Cost Savings

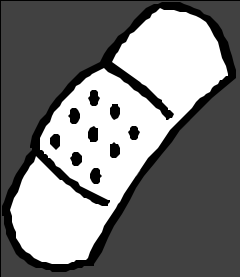
Care navigation

Indigent medication programs

BCCSP

Tiger Morton Fund

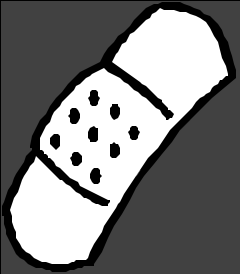
If exhaust \$3,000, still receive discount prices



OUCH Demographics

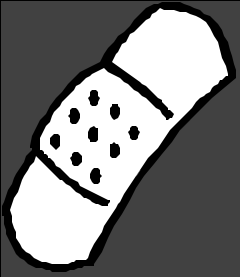
- 72 participants
- 28 companies
- 42 female; 30 male
- Average age: 36 years (20-63 y.o. range)
- 47 single; 25 married
- 18 have children on CHIP

[illegible]



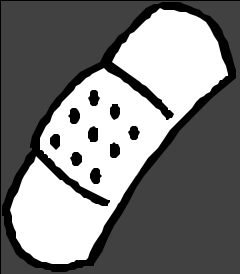
OUCH Success Story

A few weeks into the launch of OUCH, a wife phoned me frantic that her husband was quickly going to meet his \$3,000 limit and she wanted me to work with her on how to limit costs. She told me that her husband was seen at the local hospital and the bill was going to be in excess of \$500. I explained that I needed to wait until I received the explanation of benefit (EOB) before I could adequately help. When I received the EOB, it listed the charges in the amount of \$403, subtracted the discount for the OUCH program, and then listed the total due as \$31. The family was relieved that there would be ample funds left to continue to receive health benefits. The alarming fact is that if the family had not been enrolled in OUCH, they would have been responsible for the entire balance of \$403 and most likely turned over to collections for faulting on payment. This story expresses the difference we have been able to make in the lives of those who are working hard to make ends meet and just need peace of mind knowing that they have some health coverage.



OUCH Demonstrates

- Successfully demonstrates an affordable option for the working-uninsured
- Shows that the working-uninsured are responsible healthcare users who need access to preventive care including dental and vision
- Healthcare users want and deserve freedom in choosing how to utilize the health system
- Available model where maximum costs can be determined in advance



OUCH Contact Information

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